IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application)	PATENT APPLICATION	
Inventor(s):	Mark Bunger et al.			
Appl. No.:	09/822,961		Art Unit:	3627
Filed:	March 30, 2001			
REAL	THOD, SYSTEM, AND COMPUTER () DABLE MEDIUM FOR () LITATING A TRANSACTION ())))	Examiner:	Haider, Fawaad
BETWEEN A CUSTOMER, A MERCHANT AND AN ASSOCIATE))	Customer No.: 28554	

RESPONSE TO OFFICE ACTION UNDER 37 C.F.R. §1.111

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This RESPONSE is in reply to the outstanding Office Action in the above-identified patent application.

AMENDMENTS to the CLAIMS begin on Page 2 of this RESPONSE.

REMARKS begin on Page 7 of this RESPONSE.